

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Continuation Application of: Dreyer et al.

Serial No.: To be assigned

Group Art Unit: NA

Filed: HEREWITH

Examiner: NA

Entitled: **METHOD OF REFINANCING A MORTGAGE LOAN AND A
CLOSING PACKAGE FOR SAME**

INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR §1.97

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

This Information Disclosure Statement is being submitted, under 37 CFR § 1.97, within three (3) months of the filing date of a national application or prior to the first Office Action on the merits of an application filed pursuant to 37 CFR § 1.53(b). Applicant believes no fee is necessary in connection with the filing of this submission. However, the Commissioner is hereby authorized to charge any deficiency to Deposit Account No. 502498, referencing Client/Matter No. 435565-280.

Pursuant to 37 CFR § 1.56, the items listed on the attached Form PTO-1449 (2 sheets, submitted in duplicate) are being brought to the attention of the Examiner for consideration in connection with the examination of the above-identified patent application. These references were submitted in an Information Disclosure Statement on November 10, 2003, and are included in the record of, Applicant's related United States Patent Application Serial No. 10/259,116 to which the above-captioned Application claims priority under 35 U.S.C. § 120. As copies of the references were submitted in the related application from which this Application claims priority under 35 U.S.C. § 120, Applicant is not submitting additional copies of the references pursuant to 37 C.F.R. § 1.98(d).

In re Continuation Application of: Dreyer et al.
Entitled: Method of Refinancing a Mortgage Loan and Closing Package for Same
Information Disclosure Statement

Briefly, the relevancy of the items listed on attached Form PTO-1449 is as follows:

United States Patent No. 6,076,072 is relevant to a method and apparatus for automatically preparing a client communication pertaining to a financial product for a client, wherein the client communication is for use with a corresponding host vehicle.

United States Patent No. 5,987,434 is relevant to an apparatus and method of using client information to automatically select and present financial products appropriate for the client.

United States Patent No. 5,819,241 is relevant to a computer system for providing commercial advertisements, messages, coupons, or other types of information on letters, parcels, and other written communications.

United States Patent No. 5,710,889 is relevant to interface devices for electronically integrating a plurality of financial services.

United States Patent No. 5,673,402 is relevant to a computer system for initiating, processing, preparing, storing, and transmitting illustrations of life insurance in conjunction with a mortgage.

United States Patent No. 5,671,282 is relevant to a method and apparatus for document processing, verification and tracking.

United States Patent No. 5,655,085 is relevant to a computer system for initiating, processing, preparing, storing, and transmitting illustrations of universal life insurance.

United States Patent No. 5,644,727 is relevant to communication and computer based systems and methods for effecting exchange, investment and borrowing.

United States Patent No. 5,640,835 is relevant to envelopes with integrally formed and printed contents.

United States Patent No. 5,592,375 is relevant to computer implemented systems for brokering transactions between sellers and buyers of goods and services.

In re Continuation Application of: Dreyer et al.
Entitled: Method of Refinancing a Mortgage Loan and Closing Package for Same
Information Disclosure Statement

United States Patent No. 5,537,314 is relevant to retail marketing promotions, and in particular, to an exemplary credit accumulation and accessing system.

United States Patent No. 5,523,942 is relevant to computer implemented graphical user interfaces for receiving instructions and information relating to insurance products and for displaying insurance proposals relating thereto.

United States Patent No. 5,504,675 is relevant to a method and apparatus for the automatic selection and presentation of sales promotion programs.

United States Patent No. 5,502,636 is relevant to a personalized coupon generating and processing system.

United States Patent No. 5,220,501 is relevant to a system and method for the remote distribution of financial services.

United States Patent No. 5,124,911 is relevant to method of concept testing including performing multi-attribute evaluation of concepts and existing products which compete in a consumer market.

United States Patent No. 4,831,526 is relevant to a computerized system for processing and preparing applications for insurance and premium quotations and for preparing and writing insurance contracts.

The Wells Fargo Home Mortgage, Inc. TimeSaver Program solicitation materials are relevant to financing a home through a mortgage process.

The Wells Fargo Home Mortgage, Inc. TimeSaver Refi Program solicitation materials are relevant to refinancing.

The Wells Fargo Home Mortgage, Inc. TimeSaver Elite Program solicitation letter is relevant to mortgage and financing offers.

In re Continuation Application of: Dreyer et al.
Entitled: Method of Refinancing a Mortgage Loan and Closing Package for Same
Information Disclosure Statement

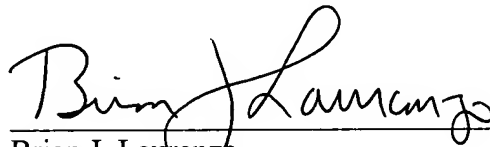
The Wells Fargo Home Mortgage, Inc. TimeSaver Select Program solicitation letter is relevant to mortgage offers.

By submission of the enclosed documents herewith, Applicant does not admit that such documents constitute prior art. Applicant reserves the right to show, pursuant to 37 CFR § 1.131 or otherwise, that any of the identified patents and publications, and any referenced in the present application are not prior art with respect to the present invention.

Pursuant to the Manual of Patent Examining Procedure, Chapter 609, applicant requests that the Examiner consider each of the listed documents and initial and return to the undersigned a copy of the enclosed Form PTO-1449.

Respectfully submitted,

Date: 2/27/04



Brian J. Lorenzo
Registration No. 34,207
DORSEY & WHITNEY LLP
801 Grand Ave., Suite 3900
Des Moines, Iowa 50309
Telephone: (515) 283-1000
Facsimile: (515) 283-1060

ATTORNEY FOR APPLICANT

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	To be assigned
Filing Date	02/27/04
First Named Inventor	Geoffery H. Dreyer
Art Unit	To be assigned
Examiner Name	To be assigned
Attorney Docket Number	435565-405

Sheet of **U. S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US- 6,076,072	06-13-2000	Libman	
		US- 5,987,434	11-16-1999	Libman	
		US- 5,819,241	10-06-1998	Reiter	
		US- 5,710,889	01-20-1998	Clark et al.	
		US- 5,673,402	09-30-1997	Ryan et al.	
		US- 5,671,282	09-23-1997	Wolff et al.	
		US- 5,655,085	08-05-1997	Ryan et al.	
		US- 5,644,727	07-01-1997	Atkins	
		US- 5,640,835	06-24-1997	Muscoplat	
		US- 5,592,375	01-07-1997	Salmon et al.	
		US- 5,537,314	07-16-1996	Kanter	
		US- 5,523,942	06-04-1996	Tyler et al.	
		US- 5,504,675	04-02-1996	Cragun et al.	
		US- 5,502,636	03-26-1996	Clarke	
		US- 5,220,501	06-15-1993	Lawlor et al.	
		US- 5,124,911	06-23-1992	Sack	
		US- 4,831,526	05-16-1989	Luchs et al.	
		US-			
		US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	To be assigned
Filing Date	02/27/04
First Named Inventor	Geoffery H. Dreyer
Art Unit	To be assigned
Examiner Name	To be assigned
Attorney Docket Number	435565-405

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		WELLS FARGO HOME MORTGAGE, INC., Time\$aver Program Solicitation, October 2000.	
		WELLS FARGO HOME MORTGAGE, INC., Time\$aver Refi Program Solicitation, October 2000.	
		WELLS FARGO HOME MORTGAGE, INC., Time\$aver Elite Solicitation Letter, December 2000.	
		WELLS FARGO HOME MORTGAGE, INC., Time\$aver Select Solicitation Letter, March 2001.	

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet

of

Complete if Known

Application Number	To be assigned
Filing Date	02/27/04
First Named Inventor	Geoffery H. Dreyer
Art Unit	To be assigned
Examiner Name	To be assigned
Attorney Docket Number	435565-405

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US- 6,076,072	06-13-2000	Libman	
		US- 5,987,434	11-16-1999	Libman	
		US- 5,819,241	10-06-1998	Reiter	
		US- 5,710,889	01-20-1998	Clark et al.	
		US- 5,673,402	09-30-1997	Ryan et al.	
		US- 5,671,282	09-23-1997	Wolff et al.	
		US- 5,655,085	08-05-1997	Ryan et al.	
		US- 5,644,727	07-01-1997	Atkins	
		US- 5,640,835	06-24-1997	Muscoplat	
		US- 5,592,375	01-07-1997	Salmon et al.	
		US- 5,537,314	07-16-1996	Kanter	
		US- 5,523,942	06-04-1996	Tyler et al.	
		US- 5,504,675	04-02-1996	Cragun et al.	
		US- 5,502,636	03-26-1996	Clarke	
		US- 5,220,501	06-15-1993	Lawlor et al.	
		US- 5,124,911	06-23-1992	Sack	
		US- 4,831,526	05-16-1989	Luchs et al.	
		US-			
		US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ *Number ⁴ *Kind Code ⁵ (if known)				

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	To be assigned
Filing Date	02/27/04
First Named Inventor	Geoffery H. Dreyer
Art Unit	To be assigned
Examiner Name	To be assigned
Attorney Docket Number	435565-405

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		WELLS FARGO HOME MORTGAGE, INC., Time\$aver Program Solicitation, October 2000.	
		WELLS FARGO HOME MORTGAGE, INC., Time\$aver Refi Program Solicitation, October 2000.	
		WELLS FARGO HOME MORTGAGE, INC., Time\$aver Elite Solicitation Letter, December 2000.	
		WELLS FARGO HOME MORTGAGE, INC., Time\$aver Select Solicitation Letter, March 2001.	

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.